

WHAT IS CLAIMED IS:

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1. A method for a user to obtain international account products access on a network, comprising the steps of:

accessing a local terminal;

5 automatically determining the type of said local terminal;

automatically identifying a user account type;

automatically presenting a list of language options;

said user selecting a language from said list of language options;

10 automatically prompting said user for an access code in said selected language;

said user inputting said access code;

automatically verifying said access code;

15 automatically providing said user with a list of transactions in said selected language;

said user selecting a transaction from said list of transactions;

20 automatically determining whether said local terminal supports said selected transaction; and

if said selected transaction is not supported by said local terminal, automatically informing said user that said selected transaction cannot be performed;

25 if said selected transaction is supported by said local terminal, automatically performing said selected transaction.

2. The method of claim 1 further comprising the step of if said access code is invalid, automatically terminating access.

3. The method of claim 1 wherein said step of automatically identifying a user account type comprises the steps of:

automatically transmitting from said terminal to a server a request for access-specific information;

automatically transmitting from server to said terminal said requested access-specific information;

5 automatically verifying said access-specific information;

automatically determining the type of said access-specific information; and

if said access-specific information does not correspond to a predetermined type of access-specific information, automatically indicating to said user that an error has occurred;

10 if said access-specific information does correspond to a predetermined type of access-specific information, automatically determining whether said selected language is supported for said corresponding predetermined type of access-specific information.

15 4. The method of claim 3 wherein said server comprises a Front End Processor.

5. The method of claim 3 wherein said access-specific information comprises card prefix table information.

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6. The method of claim 3 wherein said step of automatically determining the type of said access-specific information comprises the step of automatically comparing said access-specific information to each member of a group of predetermined types of access-specific information.

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7. The method of claim 1 wherein said list of transactions comprises obtaining cash, obtaining information, transferring funds, making payments, reviewing recent activity, and obtaining customer service.

5 8. The method of claim 1 wherein said accessing step comprises inserting a bankcard into a customer activated terminal.

9. The method of claim 1 wherein said accessing step comprises inserting a credit card into an automated teller machine.

10 10. The method of claim 9 wherein said accessing step further comprises the steps of:

automatically identifying an expiration date for said credit card;
automatically comparing said expiration date to current date; and
15 if said expiration date has passed, automatically terminating access.

11. The method of claim 1 wherein said accessing step comprises inserting a bankcard into a customer activated terminal.

20 12. The method of claim 1 wherein said accessing step comprises inserting a credit card into an automated teller machine.

13. The method of claim 1 wherein said accessing step comprises initiating a program on a computer.

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14. The method of claim 13 wherein said computer comprises a personal computer.

15. The method of claim 1 further comprising the step of automatically printing a record regarding said selected transaction.

16. The method of claim 1 further comprising the steps of:
automatically transmitting a message to said server for balance information;
said server automatically determining whether balance information is
available; and

if said balance information is not available, said server transmitting failure indication to said terminal;

if said balance information is available, said server transmitting said balance information to said terminal and said terminal automatically displaying said balance information.

17. The method of claim 16 further comprising the steps of:
if said balance information is not available, said terminal prompting said user to reenter said access code;

said user reentering said access code; and
said terminal automatically retransmitting a message to said server for balance information;

said server automatically determining whether balance information is available; and

if said balance information is not available, said server transmitting failure indication to said terminal;

if said balance information is available, said server transmitting said balance information to said terminal and said terminal automatically displaying said balance information.

5 18. The method of claim 1 wherein said user account type comprises a line of credit.

 19. The method of claim 1 wherein said user account type comprises a mortgage.

10 20. The method of claim 1 wherein said user account type comprises a loan.

 21. The method of claim 1 wherein said user account type comprises a credit card account.

15 22. The method of claim 1 wherein said user account type comprises a checking account.

20 23. The method of claim 1 wherein said user account type comprises a savings account.

 24. The method of claim 1 wherein said user account type comprises a money market account.

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25. The method of claim 1 wherein said user account type comprises a time deposit account.

26. The method of claim 1 wherein said user account type comprises an investment account.

27. A system for a user to obtain international account products access on a network, comprising:

means for accessing a local terminal;

means for automatically determining the type of said local terminal;

means for automatically identifying a user account type;

means for automatically presenting a list of language options;

means for said user selecting a language from said list of language options;

means for automatically prompting said user for an access code in said selected language;

means for said user inputting said access code;

means for automatically verifying said access code;

if said access code is invalid, means for automatically terminating access;

means for automatically providing said user with a list of transactions in said selected language;

means for said user selecting a transaction from said list of transactions;

means for automatically determining whether said local terminal supports said selected transaction; and

if said selected transaction is not supported by said local terminal, means for automatically informing said user that the transaction cannot be performed;

if said selected transaction is supported by said local terminal, means for automatically performing said transaction.